



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [NEXBANK CAPITAL, INC.](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [13,321,645](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

NEXBANK CAPITAL, INC.
2515 MCKINNEY AVENUE, 11TH FLOOR
DALLAS, TX 75201

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	11,978,558	9,424,261	9,676,384	9,235,104	8,706,142
Net income (\$000)	76,844	51,480	110,023	76,758	61,480
Number of BHCs in peer group	132	145	130	147	146

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Net interest income (tax equivalent)															
2.46	2.67	31	1.75	2.86	4	1.99	2.60	15	1.92	2.96	6	1.80	3.21	4	
+ Non-interest income	0.07	0.96	0	0.23	0.94	8	0.21	1.04	2	0.23	0.98	8	-0.01	0.90	1
- Overhead expense	0.73	2.17	1	0.81	2.32	0	0.85	2.17	0	0.81	2.48	0	0.88	2.59	1
- Provision for credit losses	0.15	0.09	75	-0.17	-0.03	19	-0.06	-0.09	54	0.36	0.38	54	0.09	0.12	48
+ Securities gains (losses)	-0.07	0	1	0.02	0.01	80	0.03	0.01	91	0.08	0.02	88	0.06	0.01	93
+ Other tax equivalent adjustments	0	0	46	0	0	44	0	0	46	0	0	54	0	0	46
= Pretax net operating income (tax equivalent)	1.67	1.40	72	1.36	1.70	22	1.43	1.66	32	1.07	1.22	42	0.88	1.53	13
Net operating income	1.28	1.06	77	1.09	1.30	30	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13
Net income	1.28	1.06	77	1.09	1.31	30	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13
Net income (Subchapter S adjusted)		1.63			1.49			1.97			1.27				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.65	3.12	85	2.89	3.40	16	3.14	3.06	51	3.23	3.78	9	3.46	4.49	4
Interest expense	1.01	0.24	97	1.02	0.32	98	1.01	0.25	96	1.16	0.57	95	1.56	1.02	91
Net interest income (tax equivalent)	2.65	2.88	29	1.88	3.05	6	2.13	2.80	16	2.07	3.17	9	1.90	3.45	5
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.08	27	0.01	0.05	46	0.01	0.11	19	0.34	0.11	87	0.03	0.11	30
Earnings coverage of net loan and lease losses (X)	857.64	-9.51	97	137.62	-10.45	86	154.01	39.72	89	6.03	33.55	22	51.68	22.46	78
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.77	1.17	15	0.93	1.32	8	0.84	1.23	20	1.06	1.35	20	0.69	0.94	18
Allowance for loan and lease losses / Total loans and leases	0.60	1.15	12	0.68	1.31	6	0.71	1.20	16	0.88	1.33	11	0.57	0.93	13
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.19	0.41	21	0.69	0.58	65	0.40	0.49	42	0.76	0.67	62	0.32	0.56	30
30–89 days past due loans and leases / Total loans and leases	0.51	0.32	78	0.40	0.18	84	0.10	0.32	16	0.15	0.26	37	0.75	0.31	93
Liquidity and Funding															
Net noncore funding dependence	12.16	3.09	83	-2.94	-3.20	46	2.05	-2.33	63	-9.33	0.77	20	9.53	10.70	44
Net short-term noncore funding dependence	1.88	-1.79	66	-12.95	-6.28	29	-11.05	-7.71	35	-19.98	-3.25	8	0.21	5.88	29
Net loans and leases / Total assets	64.63	61.60	54	64.58	65.71	38	55.54	58.67	40	60.67	69.27	18	68.22	72.36	27
Capitalization															
Tier 1 leverage ratio	6.80	9.08	6	7.10	9.56	3	7.34	8.98	12	6.86	9.65	3	5.96	10.39	0
Holding company equity capital / Total assets	6.58	10.04	5	5.53	10.44	1	5.85	10.71	2	4.52	10.51	0	5.02	11.37	0
Total equity capital (including minority interest) / Total assets	6.58	10.14	3	5.53	10.49	1	5.85	10.82	0	4.52	10.57	0	5.02	11.43	0
Common equity tier 1 capital / Total risk-weighted assets	7.02	11.90	0	8.91	12.69	3	8.72	12.42	2	8.83	12.44	3	7.46	12.50	2
Net loans and leases / Equity capital (X)	9.82	6.22	94	11.67	6.47	99	9.49	5.53	95	13.41	6.79	99	13.60	6.55	98
Cash dividends / Net income	26.33	34	35	66.77	22.10	93	61.64	28.27	96	22.80	29.42	38	10.17	25.65	26
Cash dividends / Net income (Subchapter S adjusted)		69.44			18.06			3.14			39.66			93.20	
Growth Rates															
Assets	43.53	7.91	96	4.85	7.24	37	18.24	10.50	81	-6.34	16.11	0	17.48	8.66	83
Equity capital	70.58	-0.29	97	56.98	8.26	99	52.92	7.46	96	-15.55	8.42	0	2.08	12.19	11
Net loans and leases	43.63	11.87	93	-2.12	-0.86	44	8.25	3.36	74	-16.70	9.99	0	33.05	8.63	93
Noncore funding	86.08	10.50	90	13.53	-28.42	95	29.31	-14.79	93	-47.35	-12.78	8	-38.02	4.16	3
Parent Company Ratios															
Short-term debt / Equity capital	2.28	0.43	86	0	0	48	0	0.57	38	2.41	0.01	97	3.06	0.01	98
Long-term debt / Equity capital	22.98	11.61	81	38.22	5.76	98	31.75	10.95	86	47.32	5.67	99	39.87	3.86	99
Equity investment in subsidiaries / Equity capital	122.39	103.92	95	136.49	104.95	98	128.70	103.22	96	142.05	104.49	98	142.29	104.21	98
Cash from ops + noncash items + op expense / Op expense + dividends	21.75	116.54	21	119.40	138.87	58	86.11	154.48	17	194.11	138.81	82	124.80	152.31	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	132,346	96,272	191,816	224,531	202,387	37.47	160.30
Income from lease financing receivables.....	0	0	0	0	0		-100.00
Fully taxable income on loans and leases.....	132,346	96,272	191,816	224,531	202,387	37.47	160.29
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	132,346	96,272	191,816	224,531	202,387	37.47	160.29
Investment interest income (tax equivalent).....	69,653	30,083	89,627	48,636	71,786	131.54	281.49
Interest on balances due from depository institutions.....	1,020	645	1,258	2,749	10,050	58.14	-63.06
Interest income on other earning assets.....	187	151	315	809	1,355	23.84	-38.08
Total interest income (tax equivalent)	203,206	127,151	283,016	276,725	285,578	59.81	181.58
Interest on time deposits of \$250K or more	114	152	268	383	486	-25.00	-33.72
Interest on time deposits < \$250K.....	836	1,247	2,042	5,388	7,486	-32.96	-65.77
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	41,206	33,497	68,796	70,639	92,923	23.01	206.84
Interest on other borrowings and trading liabilities.....	8,973	8,018	13,795	19,279	24,352	11.91	71.31
Interest on subordinated debt and mandatory convertible securities	4,872	1,721	5,948	3,443	3,443		183.09
Total interest expense.....	56,001	44,635	90,849	99,132	128,690	25.46	163.15
Net interest income (tax equivalent).....	147,205	82,516	192,167	177,593	156,888	78.40	189.28
Non-interest income.....	4,449	10,798	20,281	21,342	-598	-58.80	-85.08
Adjusted operating income (tax equivalent)	151,654	93,314	212,448	198,935	156,290	62.52	87.91
Overhead expense.....	43,960	38,080	82,240	74,590	76,626	15.44	26.92
Provision for credit losses.....	9,250	-7,885	-5,715	33,095	8,105		41.11
Securities gains (losses)	-4,432	1,019	2,763	7,572	5,023		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	99,796	64,138	138,686	98,822	76,582	55.60	114.19
Applicable income taxes	22,826	12,552	28,452	21,809	14,654	81.85	
Tax equivalent adjustments	126	106	211	255	448	18.87	
Applicable income taxes (tax equivalent).....	22,952	12,658	28,663	22,064	15,102	81.32	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	76,844	51,480	110,023	76,758	61,480	49.27	64.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	76,844	51,480	110,023	76,758	61,480	49.27	64.93
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	76,844	51,480	110,023	76,758	61,480	49.27	64.93
Investment securities income (tax equivalent).....	69,653	30,083	89,627	48,636	71,786	131.54	281.49
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	256		-100.00
Mortgage-backed securities	59,006	23,934	76,801	30,622	44,754	146.54	711.41
All other securities	10,647	6,149	12,826	18,014	26,776	73.15	-2.53
Cash dividends declared.....	20,234	34,374	67,815	17,499	6,250	-41.14	
Common	15,000	28,750	58,750	10,000	0	-47.83	
Preferred.....	5,234	5,624	9,065	7,499	6,250	-6.93	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Interest income (tax equivalent).....	3.39	2.90	86	2.70	3.18	14	2.92	2.85	52	3	3.53	8	3.28	4.19	5
Less: Interest expense.....	0.94	0.22	96	0.95	0.30	98	0.94	0.23	95	1.07	0.54	95	1.48	0.95	91
Equals: Net interest income (tax equivalent).....	2.46	2.67	31	1.75	2.86	4	1.99	2.60	15	1.92	2.96	6	1.80	3.21	4
Plus: Non-interest income.....	0.07	0.96	0	0.23	0.94	8	0.21	1.04	2	0.23	0.98	8	-0.01	0.90	1
Equals: adjusted operating income (tax equivalent).....	2.53	3.67	6	1.98	3.78	3	2.20	3.70	4	2.15	3.96	4	1.80	4.16	1
Less: Overhead expense.....	0.73	2.17	1	0.81	2.32	0	0.85	2.17	0	0.81	2.48	0	0.88	2.59	1
Less: Provision for credit losses.....	0.15	0.09	75	-0.17	-0.03	19	-0.06	-0.09	54	0.36	0.38	54	0.09	0.12	48
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities.....	-0.07	0	1	0.02	0.01	80	0.03	0.01	91	0.08	0.02	88	0.06	0.01	93
Plus: other tax equivalent adjustments.....	0	0	46	0	0	44	0	0	46	0	0	54	0	0	46
Equals: Pretax net operating income (tax equivalent).....	1.67	1.40	72	1.36	1.70	22	1.43	1.66	32	1.07	1.22	42	0.88	1.53	13

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

0.38	0.33	69	0.27	0.37	22	0.30	0.38	23	0.24	0.27	45	0.17	0.35	13
0	0	44	0	0	46	0	0	40	0	0	45	0	0	45
1.28	1.06	77	1.09	1.30	30	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13

Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
1.28	1.06	77	1.09	1.31	30	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13
1.24	1.12	71	0.88	1.23	19	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13
1.28	1.07	77	1.09	1.31	30	1.14	1.27	35	0.83	0.97	39	0.71	1.19	12

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

92.83	92.97	51	93.27	94.04	35	93.12	93.08	51	92.74	93.47	39	94.77	93.22	67
72.93	60.12	87	84.01	65.79	93	79.13	61.99	90	89.48	68.25	99	91.25	70.66	99
3.65	3.12	85	2.89	3.40	16	3.14	3.06	51	3.23	3.78	9	3.46	4.49	4
1.01	0.24	97	1.02	0.32	98	1.01	0.25	96	1.16	0.57	95	1.56	1.02	91
2.65	2.88	29	1.88	3.05	6	2.13	2.80	16	2.07	3.17	9	1.90	3.45	5

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

3.71	4.01	29	3.19	4.08	4	3.24	4.01	10	3.53	4.28	8	3.45	4.98	1
0.40	0.42	40	0.14	0.12	74	0.15	0.14	67	0.28	0.32	46	1.28	2.26	8
	0.58			0.14			0.25			0.43			2.02	
	0.52			0.42			0.45			0.80			0.49	
3.65	3.09	86	2.89	3.42	8	3.14	3.04	52	3.23	3.80	9	3.46	4.47	2

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

3.95	1.85	98	3.35	1.88	96	3.93	1.77	98	3.38	2.32	95	3.61	2.74	97
	1.22			1.27			1.14			1.87			2.54	
3.93	1.78	97	3.83	1.49	97	4.14	1.57	98	3.39	2.05	96	3.45	2.54	97
3.05	2.82	65	2.31	2.66	36	2.32	2.81	36	3.17	3.24	61	4.50	3.80	80

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

1.39	0.20	98	1	0.32	97	1.20	0.21	98	1.13	0.62	92	1.65	1.13	85
0.76	0.50	82	1.05	0.90	68	0.93	0.66	79	1.62	1.60	47	2.12	2.13	43
0.75	0.44	85	1.38	0.87	88	0.97	0.62	85	1.86	1.49	85	2.23	1.91	77
1.25	0.17	98	1.01	0.19	99	1.11	0.15	98	1.11	0.36	99	1.61	0.86	93
	0.25			0.57			0.14			1.24			2.53	

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	0.36			0.11			0.17			0.37			1.23	
1.02	1.24	39	0.96	0.56	70	0.92	1.27	36	0.98	0.55	68	1.43	1.03	54
1.28	0.36	98	1.13	0.47	98	1.19	0.37	95	1.20	0.79	89	1.62	1.34	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	4,449		10,798		20,281		21,342		-598						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	5		4		8		9		11						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	55,339		6,660		19,535		-23,909		-12,733						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	-49,644		-3,198		-10,753		36,846		28,430						
Other non-interest income.....	-1,251		7,332		11,491		8,396		-16,306						
Total overhead expenses	43,960		38,080		82,240		74,590		76,626						
Personnel expense.....	22,233		16,865		32,737		34,975		36,671						
Net occupancy expense.....	1,030		854		1,734		1,964		2,012						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		0						
Other operating expenses.....	20,697		20,361		47,769		37,651		37,943						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	100		94		90		95		126						
Average personnel expense per employee.....	222.33		179.41		363.74		368.16		291.04						
Average assets per employee.....	119,785.58		100,258.09		107,515.38		97,211.62		69,096.37						
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.35	11	0	0.51	36	0	2.17	11	0	0.51	36		0.66	
Overhead expenses / Net Interest Income + non-interest income	29.01	59.40	0	40.85	59.77	2	38.75	59.28	2	37.54	61.22	1	49.17	61.79	8
Percent of Average Assets															
Total overhead expense	0.73	2.17	1	0.81	2.32	0	0.85	2.17	0	0.81	2.48	0	0.88	2.59	1
Personnel expense.....	0.37	1.20	0	0.36	1.36	0	0.34	1.21	0	0.38	1.42	0	0.42	1.50	0
Net occupancy expense.....	0.02	0.22	0	0.02	0.27	0	0.02	0.23	0	0.02	0.30	0	0.02	0.32	0
Other operating expenses.....	0.35	0.72	3	0.43	0.67	13	0.49	0.72	13	0.41	0.73	9	0.44	0.76	10
Overhead less non-interest income	0.66	1.19	12	0.58	1.34	5	0.64	1.10	13	0.58	1.44	5	0.89	1.65	5
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	28.99	58.92	0	40.81	57.80	6	38.71	58.83	2	37.49	58.93	3	49.03	59.91	14
Personnel expense.....	14.66	32.65	2	18.07	33.60	1	15.41	32.93	2	17.58	33.88	3	23.46	34.17	8
Net occupancy expense.....	0.68	6.14	1	0.92	7.04	1	0.82	6.23	1	0.99	7.04	1	1.29	7.50	1
Other operating expenses.....	13.65	19.36	9	21.82	16.92	87	22.49	19.18	75	18.93	17.57	67	24.28	17.93	91
Total non-interest income	2.93	25.40	0	11.57	22.60	16	9.55	27.67	6	10.73	23.45	14	-0.38	19.83	1
Fiduciary activities income	0	2.23	13	0	2.03	24	0	2.20	13	0	1.45	22	0	1.61	22
Service charges on domestic deposit accounts	0	3.45	4	0	2.77	1	0	3.27	3	0	2.67	1	0.01	3.21	2
Trading revenue.....	0	0.45	35	0	0.05	39	0	0.62	27	0	0.10	39	0	0.07	41
Investment banking fees and commissions.....	0	2.25	7	0	0.98	19	0	2.58	7	0	1.03	17	0	0.91	19
Insurance activities revenue.....	0	0.36	13	0	0.58	24	0	0.36	11	0	0.41	22	0	0.37	22
Venture capital revenue.....	0	0.01	46	0	0	47	0	0.04	44	0	0	48	0	0	50
Net servicing fees	36.49	1.38	99	7.14	0.51	96	9.20	0.60	97	-12.02	0	1	-8.15	0.22	1
Net securitization income	0	0	47	0	0	49	0	0.01	44	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	-32.74	1.51	0	-3.43	3.90	1	-5.06	3.30	0	18.52	5.55	86	18.19	2.27	97
Other non-interest income.....	-0.82	9.09	0	7.86	7.51	61	5.41	9.27	26	4.22	7.76	26	-10.43	7.41	1
Overhead less non-interest income	26.05	32.73	29	29.24	34.94	32	29.16	30.52	37	26.77	34.63	26	49.41	39.47	80
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.87	21.22	68	19.57	21.17	27	20.52	21.18	40	22.07	20.30	55	19.14	21.51	27
Applicable income tax + TE / Pretax net operating income + TE	23	23.38	50	19.74	22.50	17	20.67	22.67	21	22.33	22.51	40	19.72	23.31	20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	7,013,289	4,911,369	4,614,298	4,175,389	5,516,395	42.80	163.12
Commercial and industrial loans	192,489	147,590	190,818	231,168	429,845	30.42	-71.81
Loans to individuals	24,815	18,443	22,370	18,720	7,391	34.55	129.20
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	
Agricultural loans	0	0	0	0	0	0	
Other loans and leases	1,431,210	958,195	1,231,819	1,182,289	757,129	49.37	144.43
Less: Unearned income	0	0	0	0	0	0	
Loans and leases, net of unearned income	8,661,803	6,035,597	6,059,305	5,607,566	6,710,760	43.51	119.59
Less: Allowance for loan and lease losses	51,987	41,148	42,864	49,441	38,169	26.34	112.57
Net loans and leases	8,609,816	5,994,449	6,016,441	5,558,125	6,672,591	43.63	119.63
Debt securities that reprice or mature in over 1 year	2,926,499	1,308,491	2,851,254	1,279,068	1,152,626	123.65	224.10
Mutual funds and equity securities	0	0	0	0	0	0	
Subtotal	11,536,315	7,302,940	8,867,695	6,837,193	7,825,217	57.97	139.19
Interest-bearing bank balances	346,301	949,822	933,761	1,346,514	1,063,453	-63.54	-67.66
Federal funds sold and reverse repos	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year	519,414	484,246	443,766	497,643	481,552	7.26	74.30
Trading assets	0	0	0	0	0	0	
Total earning assets	12,402,030	8,737,008	10,245,222	8,681,350	9,370,222	41.95	100.29
Non-interest-bearing cash and due from depository institutions	11,603	9,215	13,721	48,610	13,557	25.91	-12.99
Premises, fixed assets, and leases	750	431	998	578	923	74.01	-75.15
Other real estate owned	0	0	0	292	5,180		-100.00
Investment in unconsolidated subsidiaries	2,152	1,271	1,765	770	1,115	69.32	-3.37
Intangible and other assets	905,110	533,735	570,364	429,416	390,014	69.58	401.55
Total assets	13,321,645	9,281,660	10,832,070	9,161,016	9,781,011	43.53	108.22
Quarterly average assets	12,979,789	9,246,742	10,128,665	9,276,239	9,543,301	40.37	124.75
Average loans and leases (YTD)	7,142,461	6,032,338	5,922,677	6,358,235	5,862,622	18.40	124.87
Memoranda							
Loans held-for-sale	1,889,524	1,631,500	959,077	930,022	1,161,407	15.82	969.66
Loans not held-for-sale	6,772,279	4,404,097	5,100,228	4,677,544	5,549,353	53.77	79.73
Real estate loans secured by 1–4 family	4,843,060	3,119,557	2,601,585	2,691,087	3,901,300	55.25	146.70
Commercial real estate loans	2,170,229	1,791,812	2,012,713	1,484,302	1,615,095	21.12	209.01
Construction and land development	161,705	130,353	140,160	134,296	133,611	24.05	59.07
Multifamily	1,390,387	962,847	1,194,085	607,242	710,949	44.40	580.38
Nonfarm nonresidential	618,137	698,612	678,468	742,764	770,535	-11.52	55.97
Real estate loans secured by farmland	0	0	0	0	0	0	
Total investment securities	3,445,913	1,792,737	3,295,020	1,776,711	1,634,178	92.22	186.93
U.S. Treasury securities	0	0	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	0	
Municipal securities	52,158	36,191	58,015	40,935	22,982	44.12	-74.63
Mortgage-backed securities	2,727,447	1,275,503	2,715,609	1,240,328	1,092,000	113.83	322.03
Asset-backed securities	462,298	476,043	412,214	484,133	479,068	-2.89	32.42
Other debt securities	204,010	5,000	109,182	11,315	40,128	3980.20	
Mutual funds and equity securities	0	0	0	0	0	0	
Available-for-sale securities	3,445,913	1,792,737	3,295,020	1,776,711	1,634,178	92.22	186.93
U.S. Treasury securities	0	0	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	0	
Municipal securities	52,158	36,191	58,015	40,935	22,982	44.12	-74.63
Mortgage-backed securities	2,727,447	1,275,503	2,715,609	1,240,328	1,092,000	113.83	322.03
Asset-backed securities	462,298	476,043	412,214	484,133	479,068	-2.89	32.42
Other debt securities	204,010	5,000	109,182	11,315	40,128	3980.20	
Mutual funds and equity securities	0	0	0	0	0	0	
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-138,859	-2,516	-2,364	-9,944	-6,708		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,318,143	1,270,566	2,311,637	1,234,942	1,084,098	82.45	258.70

Liabilities and Changes in Capital

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Demand deposits	2,796,031	472,315	1,889,284	440,606	301,633	491.98	-17.14	
NOW, ATS and transaction accounts	3,690,260	308,215	3,481,192	76,010	117,995	1097.30	2996.79	
Time deposits less brokered deposits < \$250K	15,460	178,339	184,613	166,300	235,660	-91.33	-95.47	
MMDA and other savings accounts	3,403,030	6,218,567	2,633,622	6,421,238	6,079,997	-45.28	75.47	
Other non-interest-bearing deposits	0	0	0	0	0	0	0	
Core deposits	9,904,781	7,177,436	8,188,711	7,104,154	6,735,285	38.00	71.54	
Time deposits of \$250K or more	29,769	30,828	28,825	28,266	22,633	-3.44	6.15	
Foreign deposits	0	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	0	0	0	
Secured federal funds purchased	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	911,930	450,000	260,577	460,000	1,548,000	102.65		
Other borrowings w/remaining maturity over 1 year	1,175,000	718,004	1,150,000	717,847	720,332	63.65	672.77	
Brokered deposits < \$250K	151,809	20,267	120,268	0	0	649.05	840.81	
Noncore funding	2,268,508	1,219,099	1,559,670	1,206,113	2,290,965	86.08	1056.05	
Trading liabilities	0	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	216,846	68,804	216,663	68,734	68,595	215.16	1302.26	
Other liabilities	55,191	302,605	233,268	367,582	195,439	-81.76	-15.34	
Total liabilities	12,445,326	8,767,944	10,198,312	8,746,583	9,290,284	41.94	105.68	
Equity Capital								
Perpetual preferred stock (including surplus)	254,549	100,000	122,000	100,000	100,000	154.55		
Common stock	2	2	2	1	1	0.00	100.00	
Common surplus	160,401	117,946	157,949	115,141	112,584	36.00	48.52	
Retained earnings	505,352	423,639	448,741	406,533	347,274	19.29	101.07	
Accumulated other comprehensive income	-43,985	-127,871	-94,934	-207,242	-69,132			
Other equity capital components	0	0	0	0	0	0	0	
Total holding company equity capital	876,319	513,716	633,758	414,433	490,727	70.58	152.49	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	0	
Total equity capital, including minority interest	876,319	513,716	633,758	414,433	490,727	70.58	152.49	
Total liabilities and capital	13,321,645	9,281,660	10,832,070	9,161,016	9,781,011	43.53	108.22	
Memoranda								
Non-interest-bearing deposits	2,796,031	472,315	1,889,284	440,606	301,633	491.98	-17.14	
Interest-bearing deposits	7,290,328	6,756,216	6,448,520	6,691,814	6,456,285	7.91	198.32	
Total deposits	10,086,359	7,228,531	8,337,804	7,132,420	6,757,918	39.54	73.36	
Long-term debt that reprices within 1 year	0	0	0	0	0	0	0	
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	633,758	414,433	414,433	490,727	480,713			
Accounting restatements	0	0	0	0	0	0	0	
Net income	76,844	51,480	110,023	76,758	61,480			
Net sale of new perpetual preferred stock	132,549	0	22,000	0	0			
Net sale of new common stock	2,453	2,805	42,809	2,557	2,423			
Sale of treasury stock	0	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	0	
Changes incident to business combinations	0	0	0	0	0	0	0	
Less: Dividends declared	20,234	34,374	67,815	17,499	6,250			
Change in other comprehensive income	50,949	79,372	112,308	-138,110	-47,639			
Changes in debit to ESOP liability	0	0	0	0	0	0	0	
Other adjustments to equity capital	0	0	0	0	0	0	0	
Holding company equity capital, ending balance	876,319	513,716	633,758	414,433	490,727			

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	52.65	38.78	77	52.91	47.38	65	42.60	36.25	64	45.58	48.33	43	56.40	52.67	57
Commercial and industrial loans	1.44	11.05	4	1.59	11.46	3	1.76	10.76	6	2.52	13.47	4	4.39	11.45	14
Loans to individuals	0.19	3.52	16	0.20	2.05	21	0.21	3.36	17	0.20	2.29	20	0.08	2.71	12
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0	45	0	0.02	34	0	0	45	0	0	44
Agricultural loans.....	0	0.19	12	0	0.40	17	0	0.18	12	0	0.43	17	0	0.53	17
Other loans and leases.....	10.74	4.45	88	10.32	1.35	93	11.37	4.47	90	12.91	1.39	93	7.74	1.08	93
Net loans and leases.....	64.63	61.60	54	64.58	65.71	38	55.54	58.67	40	60.67	69.27	18	68.22	72.36	27
Debt securities over 1 year.....	21.97	19.46	60	14.10	16.22	43	26.32	19.46	70	13.96	13.53	56	11.78	13.66	41
Mutual funds and equity securities	0	0.05	12	0	0.07	22	0	0.06	13	0	0.05	22	0	0.06	18
Subtotal	86.60	82.34	62	78.68	82.54	27	81.87	79.22	52	74.63	83.47	11	80	86.76	10
Interest-bearing bank balances	2.60	4.59	40	10.23	7.78	67	8.62	8.50	52	14.70	6.78	87	10.87	2.97	97
Federal funds sold and reverse repos	0	0.58	25	0	0.04	40	0	0.54	28	0	0.02	38	0	0.03	36
Debt securities 1 year or less	3.90	1.68	85	5.22	1.85	86	4.10	1.56	87	5.43	2.03	85	4.92	2.10	85
Trading assets	0	0.55	20	0	0.03	37	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets.....	93.10	90.95	73	94.13	93.19	64	94.58	91.77	79	94.76	92.98	78	95.80	92.39	91
Non-interest cash and due from depository institutions.....	0.09	1.01	1	0.10	1.04	2	0.13	0.82	3	0.53	1.07	18	0.14	1.14	2
Other real estate owned.....	0	0.01	11	0	0.02	16	0	0.01	9	0	0.03	36	0.05	0.04	68
All other assets.....	6.82	7.97	33	5.77	5.68	55	5.29	7.35	25	4.71	5.87	31	4.06	6.41	16
Memoranda															
Short-term investments	6.50	7.68	52	15.45	10.40	76	12.72	11.47	62	20.13	9.38	91	15.80	5.36	95
U.S. Treasury securities.....	0	1.96	7	0	0.30	25	0	1.47	10	0	0.19	31	0	0.29	28
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	1.61	5	0	0.82	11	0	1.28	5	0	1.25	8
Municipal securities	0.39	1.75	39	0.39	3.34	26	0.54	1.73	43	0.45	2.96	29	0.23	2.58	22
Mortgage-backed securities	20.47	13.68	78	13.74	9.74	73	25.07	14.14	85	13.54	8.52	78	11.16	9.38	63
Asset-backed securities	3.47	0.68	90	5.13	0.45	93	3.81	0.50	93	5.28	0.35	95	4.90	0.30	93
Other debt securities	1.53	0.52	83	0.05	0.62	34	1.01	0.53	74	0.12	0.60	41	0.41	0.53	60
Loans held-for-sale.....	14.18	0.35	97	17.58	0.34	98	8.85	0.55	95	10.15	0.58	97	11.87	0.39	97
Loans held for investment	50.84	61.41	18	47.45	65.68	7	47.08	58.06	17	51.06	69.07	6	56.74	72.01	10
Real estate loans secured by 1–4 family	36.35	12.26	96	33.61	13.58	95	24.02	11.46	89	29.38	14.47	88	39.89	16.02	94
Revolving	0.26	1.49	21	0.14	1.66	13	0.14	1.42	18	0.58	1.79	25	0.61	2.24	21
Closed-end, secured by first liens	36.09	10.40	96	33.47	11.38	96	23.88	9.67	91	28.80	12.11	93	39.27	13.07	95
Closed-end, secured by junior liens	0	0.18	3	0	0.22	2	0	0.17	3	0	0.27	2	0	0.37	4
Commercial real estate loans	16.29	24.34	31	19.30	30.82	15	18.58	22.69	38	16.20	30.65	10	16.51	33.26	9
Construction and land development	1.21	3.75	26	1.40	4.24	15	1.29	3.34	25	1.47	4.32	15	1.37	5	11
Multifamily.....	10.44	3.69	87	10.37	5.19	83	11.02	3.57	90	6.63	5.03	75	7.27	4.76	77
Nonfarm nonresidential	4.64	15.50	17	7.53	19.97	8	6.26	14.57	22	8.11	19.97	8	7.88	21.85	6
Real estate loans secured by farmland.....	0	0.35	8	0	0.81	11	0	0.30	8	0	0.85	11	0	0.95	11

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	80.97	62.08	81	81.37	71.52	70	76.15	61.05	74	74.46	69.38	60	82.20	72.74	67
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	55.91	20.31	96	51.69	20.62	96	42.94	19.86	93	47.99	20.91	93	58.13	22.29	95
Real estate loans secured by 1–4 family.....	0.40	2.40	18	0.21	2.56	13	0.24	2.43	18	0.94	2.61	27	0.90	3.13	21
Revolving	55.51	17.67	96	51.47	17.71	96	42.69	17.24	96	47.05	17.94	95	57.24	18.71	95
Closed-end.....	25.06	38.23	29	29.69	46.80	11	33.22	37.86	39	26.47	44.23	12	24.07	46.16	8
Commercial real estate loans	1.87	5.97	23	2.16	6.48	15	2.31	5.65	26	2.39	6.26	16	1.99	6.97	12
Construction and land development.....	0.04	1.34	16	0.10	1.22	15	0.11	1.18	23	0.09	1.14	14	0.12	1.47	12
1–4 family.....	1.83	4.56	26	2.06	5.06	19	2.20	4.40	32	2.30	4.94	19	1.87	5.34	17
Other.....	16.05	5.72	90	15.95	7.60	85	19.71	5.78	93	10.83	7.01	79	10.59	6.42	80
Multifamily.....	7.14	24.64	14	11.57	30.55	6	11.20	24.56	23	13.25	29.04	8	11.48	30.59	5
Nonfarm nonresidential	0.24	8.28	9	0.40	10.50	4	0.39	8.29	8	0.44	10	4	0.38	10.68	4
Owner-occupied.....	6.90	16.13	23	11.17	19.68	16	10.80	15.94	32	12.81	18.53	22	11.10	19.36	15
Other.....	0	0.59	8	0	1.31	11	0	0.54	8	0	1.30	11	0	1.38	11
Real estate loans secured by farmland.....	0	0.05	33	0	0	45	0	0.04	34	0	0	45	0	0	44
Loans to depository institutions and acceptances of other banks.....	2.22	18.46	3	2.45	17.90	3	3.15	18.86	3	4.12	19.85	4	6.41	16.16	14
Commercial and industrial loans	0.29	6.27	16	0.31	3.38	23	0.37	6.24	17	0.33	3.53	24	0.11	4	11
Loans to individuals	0	0.53	22	0	0.03	33	0	0.53	22	0	0.03	33	0	0.04	32
Credit card loans	0	0.32	12	0	0.67	17	0	0.34	12	0	0.69	17	0	0.78	17
Agricultural loans.....	16.52	8.30	83	15.88	2.11	93	20.33	8.75	87	21.08	2.07	95	11.28	1.48	93
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	753.44	407.54	95	704.19	466.69	94	586.86	391.81	86	608.81	473.75	80	909.34	493.53	99
Real estate loans secured by 1–4 family.....	520.29	130.40	97	447.28	134.41	96	330.88	126.06	94	392.38	142.34	95	643.10	151.03	97
Revolving	3.72	15.55	23	1.85	16.52	15	1.86	15.44	17	7.70	17.81	33	9.91	21.25	33
Closed-end.....	516.57	113.22	97	445.43	115.32	96	329.01	108.85	96	384.69	122.21	96	633.19	127.10	98
Commercial real estate loans	233.15	254.23	43	256.91	302.67	31	255.98	245.88	53	216.42	302.08	20	266.24	311.74	31
Construction and land development.....	17.37	38.88	34	18.69	41.97	21	17.83	35.95	33	19.58	42.85	20	22.02	46.63	21
1–4 family.....	0.39	8.60	19	0.89	7.74	16	0.86	7.42	26	0.76	7.52	14	1.29	9.52	14
Other.....	16.98	29.76	36	17.80	33.01	26	16.97	28.11	38	18.83	33.94	25	20.73	35.90	29
Multifamily.....	149.37	39.14	93	138.05	49.96	88	151.87	38.66	93	88.54	48.67	83	117.19	44.76	87
Nonfarm nonresidential	66.41	162.28	21	100.17	197.97	13	86.29	158.05	26	108.30	198.42	15	127.02	206.64	16
Owner-occupied.....	2.24	54.20	8	3.47	67.49	4	3.04	52.99	10	3.57	67.98	4	4.24	71.54	4
Other.....	64.16	106.54	29	96.69	126.96	34	83.25	102.54	37	104.73	125.78	36	122.78	130.65	48
Real estate loans secured by farmland.....	0	3.62	7	0	8.06	11	0	3.22	8	0	8.35	11	0	8.66	11
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.02	45	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans	20.68	115.10	6	21.16	114.08	4	24.27	114.45	6	33.71	133.93	6	70.86	106.70	35
Loans to individuals	2.67	35.52	20	2.64	20.19	28	2.85	34.55	21	2.73	22.15	26	1.22	24.83	15
Credit card loans	0	2.76	22	0	0.17	33	0	2.77	23	0	0.20	33	0	0.24	32
Agricultural loans.....	0	1.81	12	0	3.83	17	0	1.86	12	0	4.17	17	0	4.86	17
Other loans and leases.....	153.76	50.19	91	137.39	13.49	96	156.67	51.06	91	172.39	13.62	97	124.81	10.25	97
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.81	30.64	39	29.29	36.08	28	32.82	30.07	54	26.03	34	26	23.68	35.38	18
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	230.91	203.71	56	253.44	233.35	60	252.94	195.33	69	212.85	232.08	43	262	239.13	64
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	233.15	261.50	42	256.91	304.90	31	255.98	252.85	49	216.42	304.52	20	266.24	315.15	30

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	6.50	7.68	52	15.45	10.40	76	12.72	11.47	62	20.13	9.38	91	15.80	5.36	95
Liquid assets	20.09	25.39	37	24.02	22.17	61	30.09	29.03	51	28.71	19.32	85	22.11	16.28	78
Investment securities	25.87	21.68	64	19.31	18.87	56	30.42	21.63	74	19.39	16.07	68	16.71	16.41	53
Net loans and leases	64.63	61.60	54	64.58	65.71	38	55.54	58.67	40	60.67	69.27	18	68.22	72.36	27
Net loans, leases and standby letters of credit	64.63	62.44	54	64.60	66.09	36	55.55	59.49	36	60.68	69.67	18	68.23	72.78	27
Core deposits	74.35	75.64	33	77.33	78.86	36	75.60	75.71	33	77.55	76.49	52	68.86	71.61	30
Noncore funding	17.03	10.86	77	13.13	8.06	80	14.40	10.30	74	13.17	10.29	66	23.42	14.61	82
Time deposits of \$250K or more	0.22	1.54	6	0.33	3.01	4	0.27	1.58	7	0.31	3.37	4	0.23	4.33	2
Foreign deposits	0	0.34	39	0	0	48	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	0	1.20	13	0	0.55	23	0	1.23	11	0	0.62	23	0	0.77	17
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.50	32	0	0.53	30	0	0.54	31	0	0.59	32	0	0.75	25
Commercial paper	0	0.02	45	0	0	49	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	6.85	1.63	92	4.85	0.67	92	2.41	1	80	5.02	1.06	88	15.83	2.75	97
Earning assets that reprice within 1 year	25.71	36.16	25	35.76	31.76	65	32.12	37.37	35	45.88	31.93	83	34.21	33.16	59
Interest-bearing liabilities that reprice within 1 year	1.12	6.49	4	1.76	13.65	3	2.48	6.39	15	1.51	14.04	1	1.69	18.54	0
Long-term debt that reprices within 1 year	0	0.28	32	0	0.05	41	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	24.58	28.22	41	34	17.40	82	29.64	29.65	48	44.38	17.03	93	32.52	13.71	80
Other Liquidity and Funding Ratios															
Net noncore funding dependence	12.16	3.09	83	-2.94	-3.20	46	2.05	-2.33	63	-9.33	0.77	20	9.53	10.70	44
Net short-term noncore funding dependence	1.88	-1.79	66	-12.95	-6.28	29	-11.05	-7.71	35	-19.98	-3.25	8	0.21	5.88	29
Short-term investment / Short-term noncore funding	79.96	166.36	36	293.67	323.58	65	346.10	273.46	70	385.96	230.45	79	98.93	78.10	71
Liquid assets - short-term noncore funding / Nonliquid assets	14.97	28.61	35	24.69	22.52	56	37.78	36.68	58	32.95	16.27	85	7.89	6.90	58
Net loans and leases / Total deposits	85.36	76.80	69	82.93	78.71	58	72.16	72.79	51	77.93	84.20	31	98.74	90.96	72
Net loans and leases / Core deposits	86.93	82.80	63	83.52	83.94	50	73.47	78.25	45	78.24	91.10	21	99.07	102.55	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.37			0.50			0.12			0.88			0.36		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.80	-13.54	37	-0.38	2.10	2	-0.32	-0.25	46	-1.56	3.63	0	-1.18	1.28	1
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			-0.01			-0.02			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	5.71	26	0	14.28	13	0	5.36	26	0	7.25	23
Available-for-sale securities	100	74.56	97	100	92.95	87	100	83.77	95	100	93.39	87	100	91.33	88
U.S. Treasury securities	0	9.26	7	0	1.65	25	0	6.70	10	0	1.22	31	0	2.07	28
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	9.81	4	0	4.12	11	0	8.39	5	0	8.16	7
Municipal securities	1.51	8	38	2.02	17.74	23	1.76	8.22	36	2.30	18.61	27	1.41	15.40	19
Mortgage-backed securities	79.15	63.23	72	71.15	54.62	72	82.42	66.54	74	69.81	54.48	70	66.82	57.07	63
Asset-backed securities	13.42	3.36	87	26.55	2.44	95	12.51	2.50	89	27.25	1.97	96	29.32	1.70	96
Other debt securities	5.92	3.01	78	0.28	3.80	34	3.31	3.08	63	0.64	4.34	40	2.46	3.73	56
Mutual funds and equity securities	0	0.28	12	0	0.51	22	0	0.29	13	0	0.44	22	0	0.49	18
Debt securities 1 year or less	15.07	8.89	77	27.01	11.27	86	13.47	7.78	80	28.01	13.69	80	29.47	13.55	84
Debt securities 1 to 5 years	71.79	20.02	96	70.77	18.32	97	68.35	18.25	96	67.71	20.49	97	64.53	23.43	95
Debt securities over 5 years	13.14	68.75	4	2.22	66.71	2	18.19	71.11	4	4.28	61.87	4	6	58.63	4
Pledged securities	67.27	30.80	89	70.87	38.80	84	70.16	32.26	90	69.51	44.55	74	66.34	43.76	74
Structured notes, fair value	0	0.15	40	0	0.22	35	0	0.11	40	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-39.63	-31.70	45	16.80	42.70	41	-25.30	27.98	15	19.36	136.94	25	-23.13	32.84	15
Investment securities	92.22	21.19	94	16.06	30.46	35	85.46	31.36	90	8.72	16.36	42	-15.19	4.80	8
Core deposits	38	9.58	93	3.22	14.37	10	15.27	16.94	57	5.48	23.17	4	69.04	9.96	98
Noncore funding	86.08	10.50	90	13.53	-28.42	95	29.31	-14.79	93	-47.35	-12.78	8	-38.02	4.16	3

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	752,396	663,206	673,338	572,573	600,646
Commit: Secured commercial real estate loans	290,173	233,051	226,266	102,676	115,116
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	530	1,255	1,130	655	630
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,234,260	1,235,034	310,000	680,000	583,000
Written options contracts (interest rate)	719,439	191,830	161,980	475,985	156,227
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	445	0	2,063	5,501
Purchased options contracts (commodity and other)	0	445	0	2,063	5,501
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	5.65	24.48	2	7.15	16.36	10	6.22	22.78	3	6.25	16.09	8	6.14	16.97	8
Standby letters of credit	0	0.66	4	0.01	0.31	8	0.01	0.65	4	0.01	0.31	5	0.01	0.36	5
Commercial and similar letters of credit	0	0.02	21	0	0.01	38	0	0.02	20	0	0.01	37	0	0.01	36
Securities lent	0	0.09	42	0	0	49	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0	45	0	0.24	27	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0.18	29	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.01	46	0	0.18	34	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0	46	0	0.13	34	0	0	46	0	0	47
Derivative contracts	29.68	44.65	69	36.93	3.98	97	22.82	46.30	58	34.50	3.72	95	28.12	2.95	93
Interest rate contracts	29.68	32.11	71	36.92	3.87	97	22.82	32.46	61	34.45	3.62	95	28.01	2.87	94
Interest rate futures and forward contracts	9.27	3.60	88	13.31	0.14	98	2.86	3.25	78	7.42	0.20	97	5.96	0.08	97
Written options contracts (interest rate)	5.40	1.58	90	2.07	0.16	94	1.50	1.41	74	5.20	0.24	95	1.60	0.13	93
Purchased options contracts (interest rate)	0	1.48	23	0	0.01	45	0	1.31	23	0	0.03	44	0	0.02	45
Interest rate swaps	15.01	21.90	57	21.55	3.09	91	18.46	20.49	61	21.83	2.58	92	20.45	2.19	95
Foreign exchange contracts	0	6.76	26	0	0	47	0	6.30	26	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	0	47	0	3.78	27	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0	49	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0	49	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0.01	0	97	0	0.92	34	0.05	0	97	0.11	0	97
Commodity and other futures and forward contracts	0	0.08	43	0	0	49	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0	97	0	0.32	38	0.02	0	98	0.06	0	97
Purchased options contracts (commodity and other)	0	0.31	39	0	0	97	0	0.21	38	0.02	0	98	0.06	0	97
Commodity and other swaps	0	0.32	37	0	0	50	0	0.31	38	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	10.53	46.07	3	10.99	25.18	8	11.37	44.98	3	9.01	24.20	7	10.25	24.81	8

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	3,953,699	3,427,754	2,471,980	3,160,111	2,750,229
Interest rate contracts	3,953,699	3,426,864	2,471,980	3,155,985	2,739,227
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	890	0	4,126	11,002
Derivatives Position					
Futures and forwards	1,234,260	1,235,034	310,000	680,000	583,000
Written options	719,439	192,275	161,980	478,048	161,728
Exchange-traded	0	0	0	0	0
Over-the-counter	719,439	192,275	161,980	478,048	161,728
Purchased options	0	445	0	2,063	5,501
Exchange-traded	0	0	0	0	0
Over-the-counter	0	445	0	2,063	5,501
Swaps	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,953,699	3,427,754	2,471,980	3,160,111	2,750,229
Interest rate contracts	3,953,699	3,426,864	2,471,980	3,155,985	2,739,227
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	890	0	4,126	11,002
Derivative contracts (excluding futures and FX 14 days or less)	2,000,000	2,000,313	2,000,000	2,001,454	2,002,442
One year or less	0	313	0	1,454	2,442
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Gross negative fair value (absolute value)	7,423	227,097	179,400	327,030	160,953
Gross positive fair value	34,807	1,017	419	5,689	6,858
Held for trading	0	0	0	0	0
Non-traded	34,807	1,017	419	5,689	6,858
Current credit exposure on risk-based capital derivative contracts	29,640	116	197	4,721	1,148
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	93.66	75	99.97	99.88	14	100	94.17	75	99.87	99.50	9	99.60	99.57	10
Percent of Notional Amount															
Interest rate contracts	0	3.30	26	0	0.11	44	0	3.47	25	0	0.19	43	0	0.14	42
Foreign exchange contracts	0	1.20	35	0.03	0	94	0	1.14	34	0.13	0	94	0.40	0.07	90
Futures and forwards	31.22	9.78	86	36.03	10.53	87	12.54	11.16	65	21.52	15.03	69	21.20	14.06	70
Written options	18.20	5.78	87	5.61	7.49	51	6.55	6.28	64	15.13	10.24	73	5.88	11.73	56
Exchange-traded	0	0.15	42	0	0	50	0	0.12	42	0	0	50	0	0	48
Over-the-counter	18.20	5.46	87	5.61	7.49	51	6.55	5.96	66	15.13	10.24	73	5.88	10.84	56
Purchased options	0	3.69	21	0.01	1.26	73	0	3.27	20	0.07	2.13	67	0.20	2.45	72
Exchange-traded	0	0.15	41	0	0	50	0	0.12	41	0	0	50	0	0	49
Over-the-counter	0	3.17	21	0.01	1.26	73	0	2.87	21	0.07	2.13	67	0.20	2.28	74
Swaps	50.59	74.97	19	58.35	78.96	21	80.91	74.26	45	63.29	71.83	39	72.72	64.61	45
Held for trading	0	37.98	23	0	22.18	34	0	40.42	21	0	16.03	34	0	15.01	35
Interest rate contracts	0	31.52	23	0	20.79	34	0	34.15	21	0	16.37	34	0	16.17	35
Foreign exchange contracts	0	1.71	35	0	0	47	0	1.68	33	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0	49	0	0.60	39	0	0	49	0	0	48
Non-traded	100	62.02	76	100	77.82	65	100	59.58	78	100	83.97	65	100	84.99	64
Interest rate contracts	100	57.94	85	99.97	77.64	39	100	56.71	85	99.87	83.02	35	99.60	84.69	32
Foreign exchange contracts	0	0.36	33	0	0	46	0	0.40	33	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0.03	0	96	0	0.09	38	0.13	0	96	0.40	0.01	94
Derivative contracts (excluding futures and forex 14 days or less)	50.59	93.09	9	58.36	82.49	23	80.91	92.53	17	63.33	79.60	28	72.81	80.07	34
One year or less	0	31.78	5	0.01	12.18	23	0	27.56	3	0.05	15.52	26	0.09	15.20	32
Over 1 year to 5 years	0	24.76	6	0	21.55	14	0	27.01	5	0	19.75	15	0	22.92	14
Over 5 years	50.59	27.14	74	58.35	38.27	69	80.91	29.89	93	63.29	32.47	84	72.72	34.12	81
Gross negative fair value (absolute value)	0.19	1.56	14	6.63	1.91	96	7.26	0.98	98	10.35	2.84	98	5.85	1.30	98
Gross positive fair value	0.88	1.74	30	0.03	1.55	7	0.02	1.34	3	0.18	2.25	15	0.25	1.14	18
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.07	30	0.35	0.01	99	0.24	0.04	91	0.51	0.01	99	0.28	0	99
Gross positive fair value (X)	0.04	0.08	59	0	0.01	69	0	0.05	8	0.01	0.01	77	0.01	0	85
Held for trading (X)	0	0.06	23	0	0	44	0	0.04	22	0	0	44	0	0	44
Non-traded (X)	0.04	0.02	84	0	0	73	0	0.01	21	0.01	0	83	0.01	0	90
Current credit exposure (X)	0.03	0.04	67	0	0.01	47	0	0.04	16	0.01	0.02	58	0	0.01	52
Credit losses on derivative contracts	0	0	50	0	0	50	0	0	46	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.34	0.54	64	0	0.16	41	0	0.46	13	0.08	0.27	53	0.02	0.10	51

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		42,864		49,441		49,441		38,169		31,694					
Gross losses		128		408		862		21,947		1,632					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		1		0		0		124		2					
Net losses		127		408		862		21,823		1,630					
Provision for loan and lease losses		9,250		-7,885		-5,715		33,095		8,105					
Adjustments		0		0		0		0		0					
Ending balance		51,987		41,148		42,864		49,441		38,169					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	0.15	0.08	78	-0.17	-0.03	19	-0.06	-0.09	54	0.36	0.38	54	0.09	0.12	48
Provision for loan and lease losses / Average loans and leases	0.26	0.14	77	-0.26	-0.04	18	-0.10	-0.16	55	0.52	0.53	58	0.14	0.16	47
Provision for loan and lease losses / Net loan and lease losses	7,283.46	198.72	96	-1,932.60	62.34	9	-662.99	-105.48	13	151.65	672.96	16	497.24	142.73	89
Allowance for loan and lease losses / Total loans and leases not held for sale	0.77	1.17	15	0.93	1.32	8	0.84	1.23	20	1.06	1.35	20	0.69	0.94	18
Allowance for loan and lease losses / Total loans and leases	0.60	1.15	12	0.68	1.31	6	0.71	1.20	16	0.88	1.33	11	0.57	0.93	13
Allowance for loan and lease losses / Net loans and leases losses (X)	204.67	28.67	94	50.43	49.92	76	49.73	21.39	85	2.27	25.33	5	23.42	17.18	77
Allowance for loan and lease losses / Nonaccrual assets	312.74	413.77	49	98.12	417.11	9	179.01	364.13	24	116.91	336.78	15	232.67	315.75	58
ALLL / 90+ days past due + nonaccrual loans and leases	112.02	319.24	14	63.56	376.57	2	90.80	287.08	11	82.23	293.46	7	219.40	283.41	61
Gross loan and lease losses / Average loans and leases	0	0.16	6	0.01	0.10	19	0.01	0.19	4	0.35	0.16	86	0.03	0.16	14
Recoveries / Average loans and leases	0	0.07	3	0	0.05	1	0	0.08	1	0	0.04	5	0	0.05	1
Net losses / Average loans and leases	0	0.08	27	0.01	0.05	46	0.01	0.11	19	0.34	0.11	87	0.03	0.11	30
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	48	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	0.12	23.25	2	0	20.17	0	0	34.67	1	7.60	42.12	9	4.88	41.80	4
Earnings coverage of net loan and lease losses (X)	857.64	-9.51	97	137.62	-10.45	86	154.01	39.72	89	6.03	33.55	22	51.68	22.46	78
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Real estate loans	0	-0.01	77	0.02	0.01	73	0.01	0.02	58	0.04	0.04	63	0.03	0.02	67
Real estate loans secured by 1–4 family	0.01	-0.02	86	0.03	-0.01	86	0.02	-0.02	87	0.06	0.01	88	0.04	0.02	73
Revolving	0.74	-0.08	99	6.31	-0.01	99	3.04	-0.07	99	0.20	0	97	0	0.02	47
Closed-end	0	-0.02	70	0	0	55	0	-0.01	67	0.06	0.01	86	0.04	0.02	77
Commercial real estate loans	0	0	60	0	0.02	50	0	0.04	31	0.01	0.05	45	0	0.02	44
Construction and land development	0	-0.02	73	0	-0.01	63	0	0	64	0.11	0	89	0	-0.02	62
1–4 family	0	0	60	0	0	55	0	0	57	0	0	50	0	0	54
Other	0	-0.01	71	0	-0.01	61	0	0	64	0.11	-0.01	91	0	-0.02	62
Multifamily	0	0	58	0	0	54	0	0.01	48	0	0	51	0	0	56
Nonfarm nonresidential	0	0	58	0	0.03	44	0	0.05	29	0	0.07	34	0	0.03	38
Owner-occupied	0	0	60	0	0	55	0	0.01	44	0	0.01	40	0	0.01	44
Other	0	0	55	0	0.02	45	0	0.04	35	0	0.04	40	0	0.01	41
Real estate loans secured by farmland		0			0			0			0.01			0.01	
Commercial and industrial loans	0	0.10	35	0	0.10	43	0.22	0.17	66	8.65	0.20	99	0	0.27	16
Loans to individuals		0.65			0.47			0.71			0.66			0.74	
Credit card loans		1.99			0.94			1.84			1.71			1.89	
Agricultural loans		0.01			0			0.02			0.01			0.02	
Loans to foreign governments and institutions		0						0							
Other loans and leases	0	0.14	31	0	0.23	32	0	0.10	32	0	0.44	29	0	0.14	33

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		43,779		24,186		6,123		8,274		50,263					
90+ days past due loans and leases		29,785		22,806		23,263		17,835		992					
Nonaccrual loans and leases.....		16,623		41,935		23,945		42,288		16,405					
Total past due and nonaccrual loans and leases.....		90,187		88,927		53,331		68,397		67,660					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		225		0		235		0		0					
Total restructured loans and leases		225		0		235		0		0					
30–89 days past due loans held for sale		7,043		1,048		1,287		555		0					
90+ days past due loans held for sale.....		970		2,849		2,560		4,757		0					
Nonaccrual loans held for sale		747		1,119		758		357		105					
Total past due and nonaccrual loans held for sale.....		8,760		5,016		4,605		5,669		105					
Restructured loans and leases in compliance		0		0		0		0		0					
Other real estate owned.....		0		0		0		292		5,180					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.51	0.32	78	0.40	0.18	84	0.10	0.32	16	0.15	0.26	37	0.75	0.31	93
90+ days past due loans and leases	0.34	0.09	84	0.38	0.03	95	0.38	0.10	85	0.32	0.04	92	0.01	0.03	59
Nonaccrual loans and leases.....	0.19	0.38	22	0.69	0.52	70	0.40	0.46	46	0.75	0.60	66	0.24	0.48	25
90+ days past due and nonaccrual loans and leases.....	0.54	0.53	62	1.07	0.58	81	0.78	0.62	70	1.07	0.67	77	0.26	0.54	24
30–89 days past due restructured.....	0	0.01	18	0	0	33	0	0.01	21	0	0	32	0	0	29
90+ days past due restructured	0	0	31	0	0	45	0	0	30	0	0	45	0	0	45
Nonaccrual restructured.....	0	0.09	7	0	0.09	8	0	0.10	9	0	0.09	7	0	0.07	8
30–89 days past due loans held for sale	0.08	0	96	0.02	0	99	0.02	0	90	0.01	0	99	0	0	47
90+ days past due loans held for sale.....	0.01	0	91	0.05	0	97	0.04	0	93	0.08	0	97	0	0	48
Nonaccrual loans held for sale	0.01	0	87	0.02	0	95	0.01	0	88	0.01	0	93	0	0	96
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.51	0.32	78	0.40	0.18	84	0.10	0.32	16	0.15	0.26	37	0.75	0.31	93
90+ days past due assets	0.34	0.10	84	0.38	0.03	95	0.38	0.10	85	0.32	0.04	92	0.01	0.03	59
Nonaccrual assets	0.19	0.39	22	0.69	0.53	70	0.40	0.47	46	0.75	0.60	66	0.24	0.48	25
30+ days past due and nonaccrual assets	1.04	0.88	71	1.47	0.79	85	0.88	0.97	54	1.22	0.95	69	1.01	0.87	67
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.35	0.32	66	0.70	0.39	80	0.44	0.36	70	0.66	0.47	70	0.18	0.39	24
90+ days past due and nonaccrual assets + other real estate owned	0.35	0.34	63	0.70	0.43	78	0.44	0.37	67	0.66	0.52	68	0.23	0.45	29
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.12	0.38	15	0.45	0.54	46	0.22	0.41	27	0.46	0.63	40	0.22	0.56	17
Allowance for loan and lease losses	31.98	57.44	29	101.91	65.65	76	55.86	62.64	54	86.12	72.10	65	56.55	92.08	34
Equity capital + allowance for loan and lease losses	1.79	3.52	29	7.56	4.89	76	3.54	3.60	57	9.18	5.64	79	4.08	4.77	47
Tier 1 capital + allowance for loan and lease losses	1.79	3.97	22	6.01	5.37	65	3.05	4.30	40	6.21	6.21	56	3.56	5.30	36
Loans and leases + other real estate owned	0.19	0.63	11	0.69	0.83	50	0.40	0.71	25	0.76	0.92	47	0.32	0.78	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.62	0.26	89	0.49	0.16	90	0.13	0.26	32	0.20	0.25	53	0.91	0.28	95
	90+ days past due	0.42	0.11	87	0.46	0.03	95	0.50	0.12	87	0.43	0.04	93	0.02	0.03	63
	Nonaccrual.....	0.20	0.45	27	0.24	0.55	27	0.33	0.52	35	0.28	0.63	26	0.30	0.45	35
Commercial and industrial	30–89 days past due	0	0.28	3	0	0.10	12	0	0.24	3	0	0.15	8	0	0.22	5
	90+ days past due	0	0.03	17	0	0.01	34	0	0.04	18	0	0.02	31	0	0.02	30
	Nonaccrual.....	1.33	0.46	92	20.49	0.58	99	4.69	0.57	98	13.16	0.61	99	0	0.74	4
Individuals	30–89 days past due	0	0.70	5	0	0.31	9	0	0.63	6	0	0.52	7	0	0.60	5
	90+ days past due	0	0.07	19	0	0.01	34	0	0.09	17	0	0.02	30	0	0.02	31
	Nonaccrual.....	0	0.18	10	0	0.12	17	0	0.17	11	0	0.14	16	0	0.12	16
Depository institution loans	30–89 days past due		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due		0.10			0.07			0.07			0.07			0.10	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.36			0.27			0.70			0.57			0.80	
Foreign governments	30–89 days past due		0						0.50							
	90+ days past due		0						0							
	Nonaccrual.....		0.18						0.15							
Other loans and leases	30–89 days past due	0	0.11	20	0	0.30	24	0	0.12	16	0	0.67	22	0	0.28	23
	90+ days past due	0	0.01	33	0	0.01	42	0	0.01	34	0	0	40	0	0	40
	Nonaccrual.....	0	0.07	23	0	0.21	34	0	0.09	21	0	0.10	33	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.89	0.39	84	0.76	0.25	91	0.23	0.46	29	0.31	0.46	46	1.18	0.53	86
	90+ days past due	0.61	0.22	85	0.73	0.04	95	0.89	0.24	86	0.66	0.06	93	0.02	0.05	66
	Nonaccrual	0.28	0.61	27	0.37	0.59	38	0.57	0.71	48	0.44	0.67	34	0.41	0.55	39
Revolving	30–89 days past due	0	0.26	7	0	0.19	15	0	0.28	9	0	0.25	13	0	0.36	8
	90+ days past due	0	0.02	35	0	0.01	40	0	0.02	35	0	0.01	41	0	0.01	37
	Nonaccrual	0	1.15	4	0	0.44	8	0	1.18	6	0	0.46	7	0	0.34	11
Closed-end	30–89 days past due	0.90	0.42	83	0.76	0.23	90	0.23	0.49	31	0.31	0.48	44	1.20	0.56	84
	90+ days past due	0.62	0.25	84	0.73	0.04	95	0.89	0.26	86	0.67	0.06	93	0.03	0.05	67
Junior lien	30–89 days past due	0.28	0.60	34	0.37	0.61	39	0.57	0.67	49	0.45	0.69	32	0.42	0.57	39
	90+ days past due	0	0.01	15	0	0.01	24	0	0.01	11	0	0.01	15	0	0.02	13
	Nonaccrual	0	0	36	0	0	46	0	0	36	0	0	44	0	0	41
	Nonaccrual	0	0.02	10	0	0.02	16	0	0.03	8	0	0.03	12	0	0.03	11
Commercial real estate	30–89 days past due	0.03	0.16	24	0.03	0.11	45	0	0.15	10	0	0.14	9	0.27	0.15	79
	90+ days past due	0.01	0.01	67	0	0.01	80	0.01	0.01	71	0.01	0.02	73	0	0.02	70
	Nonaccrual	0.02	0.32	7	0.01	0.49	10	0.01	0.38	6	0.01	0.57	8	0.01	0.34	13
Construction and development	30–89 days past due	0.39	0.22	78	0.40	0.10	88	0.06	0.17	54	0	0.16	26	3.26	0.20	97
	90+ days past due	0.07	0.01	92	0.04	0	93	0.11	0.01	94	0.06	0.01	91	0.02	0.01	89
	Nonaccrual	0.22	0.16	72	0.10	0.14	70	0.13	0.20	66	0.09	0.21	61	0.16	0.18	68
1–4 family	30–89 days past due	0	0.02	29	0	0.01	41	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due	0	0	47	0	0	48	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0	0.01	42	0	0.01	32	0	0.01	42	0	0.01	40
Other	30–89 days past due	0.39	0.17	82	0.40	0.07	89	0.06	0.13	69	0	0.09	30	3.26	0.12	97
	90+ days past due	0.07	0.01	92	0.04	0	96	0.11	0	96	0.06	0	94	0.02	0	93
	Nonaccrual	0.22	0.13	76	0.10	0.08	75	0.13	0.16	73	0.09	0.16	66	0.16	0.14	73
Multifamily	30–89 days past due	0	0.04	29	0	0.04	40	0	0.07	27	0	0.03	39	0	0.03	38
	90+ days past due	0	0	45	0	0	48	0	0	46	0	0	47	0	0	46
	Nonaccrual	0	0.07	25	0	0.11	34	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.10	17	0	0.13	6	0	0.14	12	0	0.13	8
	90+ days past due	0	0.01	32	0	0.01	40	0	0.01	31	0	0.02	38	0	0.02	37
	Nonaccrual	0	0.39	2	0	0.55	5	0	0.45	3	0	0.73	4	0	0.36	5
Owner Occupied	30–89 days past due	0	0.04	11	0	0.03	23	0	0.04	10	0	0.05	18	0	0.06	12
	90+ days past due	0	0	34	0	0.01	42	0	0	37	0	0.01	40	0	0.01	40
	Nonaccrual	0	0.14	5	0	0.21	8	0	0.17	5	0	0.27	6	0	0.19	7
Other	30–89 days past due	0	0.08	14	0	0.06	26	0	0.08	14	0	0.06	22	0	0.05	18
	90+ days past due	0	0	37	0	0	44	0	0	37	0	0	44	0	0.01	41
	Nonaccrual	0	0.21	7	0	0.31	13	0	0.23	7	0	0.33	12	0	0.14	14
Farmland	30–89 days past due		0.11			0.04			0.10			0.08			0.21	
	90+ days past due		0.01			0			0			0			0.01	
	Nonaccrual		0.63			1.02			0.69			1.19			1.06	
Credit card	30–89 days past due		1.02			0.83			0.81			1.02			0.87	
	90+ days past due		0.44			0.07			0.45			0.22			0.18	
	Nonaccrual		0.11			0.01			0.10			0.02			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	160,403	117,948	157,951	115,142	112,585										
Retained earnings	505,352	423,639	448,741	406,533	347,274										
Accumulated other comprehensive income (AOCI)	-43,985	-127,870	-94,934	-207,242	-69,132										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	621,770	413,717	511,758	314,433	390,727										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	750	750	750	750	750										
Accumulated other comprehensive income-related adjustments	-43,985	-127,870	-94,934	-207,242	-69,132										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	665,005	540,837	605,942	520,925	459,109										
Adjustments and deductions for common equity tier 1 capital	56,173	0	0	0	6,104										
Common equity tier 1 capital	608,832	540,837	605,942	520,925	453,005										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	270,013	115,464	137,464	115,464	115,464										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	270,013	115,464	137,464	115,464	115,464										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	270,013	115,464	137,464	115,464	115,464										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	201,382	53,340	201,198	53,271	53,132										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	51,987	41,148	42,864	49,441	38,169										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	253,369	94,488	244,062	102,712	91,301										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	253,369	94,488	244,062	102,712	91,301										
Exited advanced approach tier 2 capital															
Total capital	1,132,214	750,789	987,468	739,101	659,770										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,979,789	9,246,742	10,128,665	9,276,239	9,543,301										
Less: Deductions from common equity tier 1 capital	56,923	750	750	750	6,854										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	12,922,866	9,245,992	10,127,915	9,275,489	9,536,447										
Total risk-weighted assets	8,677,769	6,067,088	6,947,490	5,899,248	6,072,185										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	7.02	11.85	2	8.91	11.19	12	8.72	12.37	3	8.83	10.91	12	7.46	12.50	2
Common equity tier 1 capital, column B	0	0.26	46	0	0	50	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	10.13	12.53	9	10.82	11.81	19	10.70	13.11	11	10.79	11.60	22	9.36	13.19	1
Tier 1 capital, column B	0	0.31	46	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	13.05	14.37	30	12.37	13.66	13	14.21	14.91	44	12.53	13.45	17	10.87	14.63	0
Total capital, column B	0	0.34	46	0	0	50	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	6.80	9.08	6	7.10	9.56	3	7.34	8.98	12	6.86	9.65	3	5.96	10.39	0
Supplementary leverage ratio, advanced approaches HCs		6.62						6.71							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		211,189			142,589			167,131			140,708			131,135		48.11	164.75

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	40	0	0	48	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			50			53.11			50			60					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			50			46.89			50			40					
Separate account assets (L/H) / Total life assets	11.61			0			13.40			0			0					
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.58	24	0	0.36	11	0	0.41	22	0	0.37	22			
Premium income / Insurance activities revenue	3.08			0.03			2.76			0.01			0.03					
Credit related premium income / Total premium income	34.56			100			32.99			100			100					
Other premium income / Total premium income	65.44			0			67.01			0			0					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	49	0	0.02	44	0	0	49	0	0	48			
Insurance net income (P/C) / Equity (P/C)	18.14			34.16			23.22			19.85			37.86					
Insurance net income (L/H) / Equity (L/H)	163.24						4.49											
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			92.63			927.51			-40.91			132.57					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	44	0	0	50	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.69	12.13	90	20.44	11.55	83	21.26	12	87	20.52	11.01	85	21.62	11.53	87			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0	49	0	0.46	37	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.03			0.66			0.05		0	0	48
Cost: Interest-bearing deposits.....		0.25			0.57			0.14			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37						0.20							
Commercial and industrial loans		0.61						0.79						2.35	
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases.....		11.61			-20.34			6.83			5,672.05		-100	-47.91	24
Total selected assets.....		18.50			-10.31			9.48			6.04		-100	-25.04	12
Deposits		-4.80			-43.67			0.73			-44.89			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	306.30	234.49	234.30	6.03	32.95		
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	0	
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	25,143	52,185	61,937	12,000	-100.00	-100.00
Dividends	0	25,143	52,185	61,937	12,000	-100.00	
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	6	5	409	1,512	20,555	20.00	-98.05
Dividends	6	5	409	1,512	20,555	20.00	-98.05
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	6	25,148	52,594	63,449	32,555	-99.98	-99.05
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	52		-100.00
Total operating income	6	25,148	52,594	63,449	32,607	-99.98	-99.58
Operating Expenses							
Personnel expenses	5,104	2,458	4,800	4,418	4,477	107.65	-41.98
Interest expense	4,872	5,423	10,949	12,179	12,035	-10.16	26.84
Other expenses	1,567	1,103	6,149	2,420	2,811	42.07	-17.96
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11,543	8,984	21,898	19,017	19,323	28.48	-20.66
Income (loss) before taxes	-11,537	16,164	30,696	44,432	13,284		
Applicable income taxes (credit)	-2,423	-2,196	-4,675	-3,780	-4,029		
Extraordinary items							
Income before undistributed income of subsidiaries	-9,114	18,360	35,371	48,212	17,313		
Equity in undistributed income of subsidiaries	85,959	33,120	74,652	28,546	44,167	159.54	43.97
Bank subsidiaries	85,634	32,720	73,957	29,835	62,520	161.72	43.78
Nonbank subsidiaries	325	400	695	-1,289	-18,353	-18.75	116.67
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	76,845	51,480	110,023	76,758	61,480	49.27	64.93
Memoranda							
Bank net income	85,634	57,863	126,142	91,772	74,520	47.99	43.78
Nonbank net income	331	405	1,104	223	2,202	-18.27	-27.57
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,067,559	95.20	696,802	93.78	810,975	92.98	584,710	692,985	53.21	125.50
Common and preferred stock		1,067,559	95.20	696,802	93.78	810,975	92.98	584,710	692,985	53.21	130.37
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	-100.00
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		5,005	0.45	4,385	0.59	4,681	0.54	3,986	5,274	14.14	-18.51
Common and preferred stock		5,005	0.45	4,385	0.59	4,681	0.54	3,986	5,274	14.14	-18.51
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	-100.00
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		46,125	4.11	39,172	5.27	51,290	5.88	46,840	18,589	17.75	60.99
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		2,692	0.24	2,657	0.36	5,218	0.60	4,432	3,814	1.32	-77.37
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,121,381	100.00	743,016	100.00	872,164	100.00	639,968	720,662	50.92	114.86
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		20,000	1.78	0	0	0	0	10,000	15,000		
Borrowings with maturity over 1 year		0	0	143,004	19.25	0	0	142,847	142,532	-100.00	-100.00
Subordinated notes and debentures		201,382	17.96	53,340	7.18	201,198	23.07	53,270	53,131	277.54	
Other liabilities		8,215	0.73	17,491	2.35	21,743	2.49	3,954	3,808	-53.03	88.07
Balance due to subsidiaries and related institutions		15,464	1.38	15,464	2.08	15,464	1.77	15,464	15,464	0.00	-16.12
Total liabilities		245,061	21.85	229,299	30.86	238,405	27.33	225,535	229,935	6.87	40.15
Equity Capital		876,320	78.15	513,717	69.14	633,759	72.67	414,433	490,727	70.58	152.49
Perpetual preferred stock (income surplus)		254,550	22.70	100,000	13.46	122,000	13.99	100,000	100,000	154.55	
Common stock		2	0	2	0	2	0	1	1	0.00	100.00
Common surplus		160,401	14.30	117,946	15.87	157,949	18.11	115,141	112,584	36.00	48.52
Retained earnings		505,352	45.07	423,639	57.02	448,742	51.45	406,533	347,274	19.29	101.07
Accumulated other comprehensive income		-43,985	-3.92	-127,870	-17.21	-94,934	-10.88	-207,242	-69,132		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,121,381	100.00	743,016	100.00	872,164	100.00	639,968	720,662	50.92	114.86
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	-100.00
Loans and advances from nonbank subsidiaries		15,464	1.38	15,464	2.08	15,464	1.77	15,464	15,464	0.00	0.00
Notes payable to subsidiaries that issued TPS		15,000	1.34	15,000	2.02	15,000	1.72	15,000	15,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Profitability																
Net income / Average equity capital	19.86	10.52	95	20.77	12.54	94	20.69	11.94	93	20.63	9.11	97	13.20	10.58	81	
Bank net income / Average equity investment in banks	18.33	11.07	91	17.53	12.85	88	17.76	11.80	86	16.20	9.38	94	11.22	10.85	54	
Nonbank net income / Average equity investment in nonbanks	13.50	10.05	67	19.64	15.38	75	25.20	13.12	77	4.39	9.69	59	20.78	12.07	74	
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			9.85			10.11			8.82			15.16		
Bank net income / Parent net income	111.44	98.83	85	112.40	102.74	91	114.65	96.79	95	119.56	104.93	92	121.21	103.77	93	
Nonbank net income / Parent net income	0.43	2.55	49	0.79	0.61	77	1	3.40	55	0.29	1.04	71	3.58	1.08	83	
Subsidiary holding companies' net income / Parent net income		80.71			93.75			65.35			101.16			92.33		
Leverage																
Total liabilities / Equity capital	27.96	17.48	80	44.64	11.52	97	37.62	16.81	83	54.42	11.62	97	46.86	9.66	97	
Total debt / Equity capital	25.26	12.15	82	38.22	5.82	98	31.75	11.71	85	49.73	5.79	99	42.93	3.93	99	
Total debt + notes payable to subs that issued TPS / Equity capital	26.97	14.28	83	41.14	9.79	97	34.11	13.63	85	53.35	9.67	98	45.99	7.99	98	
Total debt + Loans guaranteed for affiliate / Equity capital	25.26	12.21	82	38.22	5.82	98	31.75	11.77	85	49.73	5.79	99	42.93	3.97	99	
Total debt / Equity capital – excess over fair value	25.26	12.27	82	38.22	5.82	98	31.75	11.81	85	49.73	5.79	99	42.93	3.93	99	
Long-term debt / Equity capital	22.98	11.61	81	38.22	5.76	98	31.75	10.95	86	47.32	5.67	99	39.87	3.86	99	
Short-term debt / Equity capital	2.28	0.43	86	0	0	48	0	0.57	38	2.41	0.01	97	3.06	0.01	98	
Current portion of long-term debt / Equity capital	0	0.07	41	0	0	46	0	0.06	41	0	0	47	0	0	47	
Excess cost over fair value / Equity capital	0	0.09	40	0	0	45	0	0.05	41	0	0	45	0	0	46	
Long-term debt / Consolidated long-term debt	14.47	39.62	26	24.95	23.81	60	14.72	39.86	29	24.93	20.97	62	24.80	14.37	71	
Double Leverage																
Equity investment in subs / Equity capital	122.39	103.92	95	136.49	104.95	98	128.70	103.22	96	142.05	104.49	98	142.29	104.21	98	
Total investment in subs / Equity capital	122.39	109.01	87	136.49	105.27	98	128.70	108.40	88	142.05	104.82	98	142.29	104.48	98	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	1.28	0.41	81	1.82	0.38	93	1.65	0.29	93	2.27	0.49	91	3.38	0.44	96	
Equity investment in subs – equity cap / Net income-div (X)	1.73	1.23	67	5.48	1.20	96	4.31	1.05	94	2.94	1.45	86	3.76	1.47	86	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	15.36	126.15	10	69.54	117.90	30	67.02	152.85	13	187.16	121.76	85	146.68	153.39	62	
Cash from ops + noncash items + op expense / Op expense + dividend	21.75	116.54	21	119.40	138.87	58	86.11	154.48	17	194.11	138.81	82	124.80	152.31	47	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	93.98	92.87	43	81.64	93.76	41	103.36	98.54	57	180.41	140.42	76	136.58	105.99	80	
Pretax operating income + interest expense / Interest expense	-136.80	1,457.38	5	398.06	1,355.69	45	380.35	1,835.33	19	464.82	2,318.94	35	210.38	17,211.14	10	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-128.05	1,417.74	5	389.99	1,307.49	42	372.90	1,770.77	18	453.50	1,435.81	32	204.66	2,481.22	12	
Dividends + interest from subsidiaries / Interest expense + dividends	0.02	140.52	6	63.19	116.06	27	66.77	174.12	13	213.79	137	84	178.04	196.13	61	
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	3.59	39	0	11.92	32	0	4.45	39	0	3.91	38	
Net income / Current part of long-term debt + preferred dividends (X)	14.68	28.68	34	9.15	394.03	21	12.14	47.61	24	10.24	52.16	25	9.84	71.69	21	
Other Ratios																
Net assets that reprice within 1 year / Total assets	2.33	3.32	50	5.27	2.30	76	5.88	3.44	69	5.76	2.19	77	0.50	1.59	54	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.36			0			0.17			0			0		
Nonaccrual		0.76			0			0.92			0			8.16		
Total		1.12			0			1.09			0			8.16		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	50	0	0	49	0	0	50	0	0	49	
To nonbank subsidiaries	0	0.01	46	0	0	49	0	0.02	46	0	0	49	0	0	49	
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50	
Total	0	0.01	46	0	0	49	0	0.02	46	0	0	49	0	0	49	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	0.07	31	0	1.76	16	0	0.09	31	0	0.13	29	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0	49	0	0.06	40	0	0	49	0	0	49	

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		82.17			187.22	77.66	94	191.72	66.37	95	36.30	79.13	18	36.10	65.39
Dividends declared / Net income	26.33	34	35	66.77	22.10	93	61.64	28.27	96	22.80	29.39	38	10.17	25.65	26
Net income – dividends / Average equity.....	14.63	7.04	92	6.90	9.56	18	7.94	8.62	47	15.93	6.36	97	11.86	7.61	91
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	128.25	10	73.15	135.93	26	76.95	155.92	23	353.95	130.75	92	192	160.93	68
Dividends from nonbank subsidiaries	0.03	2.20	54	0.01	0.84	63	0.60	4.90	60	8.64	3.01	83	328.88	2.59	97
Dividends from subsidiary holding companies.....	0	2.84	45	0	0	48	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries	0.03	168.66	10	73.16	146.59	22	77.56	203.53	14	362.59	158.62	91	520.88	209.89	88
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.08	9	43.45	31.44	64	41.37	45.96	40	67.49	43.52	74	16.10	45.88	21
Interest income from bank subsidiaries.....	0	0.13	27	0	0.02	35	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries	0	0.85	38	0	0.35	44	0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	0	46.71	5	43.45	33.38	63	41.37	51.33	39	67.49	51.02	72	16.10	48.40	20
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	1.81	45.98	37	1.23	51.33	34	37.05	62.63	35	678.03	99.52	94	933.47	76.61	98
Interest income from nonbank subsidiaries.....	0	2.85	35	0	0.01	47	0	2.44	31	0	0.07	45	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0	48	0	0.37	40	0	0.02	47	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.01	47	0	0.07	45	0	0.11	47	0	0.01	47
Operating income from nonbank subsidiaries	1.81	54.49	29	1.23	54.11	28	37.05	87.22	31	678.03	105.70	94	933.47	83.73	98
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			40.90			38.10			29.39			65.48	
Interest income from subsidiary holding companies		13.26			0			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.33			0			0.73			0			0	
Other income from subsidiary holding companies.....		-3.08			0			-0.40			0			0	
Operating income from subsidiary holding companies.....		98.24			40.90			58.37			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	99.98	70.62	83	99.22	74.16	73	97.62	76.69	52	36.80	77.61	18
Interest income from bank subsidiaries.....	0	0.78	25	0	0.60	35	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries	0	1.33	38	0	1.34	44	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.01	46	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries	0	75.26	5	99.98	82.01	70	99.22	83.13	61	97.62	84.80	38	36.80	94.06	11
Dividends from nonbank subsidiaries	100	3.28	98	0.02	0.74	65	0.78	3.07	65	2.38	1.76	77	63.04	1.13	96
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0	46	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0	49	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0	47	0	0.01	45	0	0	47	0	0	47
Operating income from nonbank subsidiaries	100	5.58	98	0.02	1.19	56	0.78	4.67	56	2.38	2.06	76	63.04	1.56	95
Dividends from subsidiary holding companies.....	0	1.79	45	0	0	48	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0	50	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.21	44	0	0	48	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....	77.32	189.04	57		393.33			158.10		154.64	400.31	54	103.09	1,178.56	27
Loans and advances from subsidiaries / Total debt	6.99	28.16	37	7.88	37.96	30	7.69	26.38	39	7.50	59.71	31	7.34	70.71	33